

Amendments to the Claims

The following listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Previously presented) A method of issuing and transacting charge numbers by an issuing and transaction system using an electronic communications network, comprising:

receiving a plurality of valid charge numbers from an issuing bank, wherein each valid charge number is acceptable to any entity that accepts valid charge numbers that are provided to a charge settlement network and routed by the charge settlement network to the issuing and transaction system for validating transactions;

storing the plurality of valid charge numbers in a memory device of the issuing and transaction system;

establishing a prepaid cash account for a user in exchange for cash;

detecting a request by the user for one of a plurality of valid charge numbers;

associating one of the plurality of valid charge numbers with the prepaid cash account;

providing, via the electronic communications network, the associated valid charge number in response to the request;

detecting, via the charge settlement network, a purchase transaction using the associated valid charge number between the user and a merchant; and

authorizing the purchase transaction if a cash balance of the prepaid cash account is sufficient for a purchase amount of the purchase transaction.

2. (Previously presented) The method of claim 1, wherein providing the associated valid charge number comprises providing the associated valid charge number to the user.

3. (Previously presented) The method of claim 1, wherein providing the associated valid charge number comprises providing the associated valid charge number to the user via a telephonic network.

4. (Original) The method of claim 2, wherein the detecting a request comprises detecting an online purchase transaction between an online merchant and the user via a computer communications network.

5. (Previously presented) The method of claim 1, further comprising:
the detecting a request comprises detecting an online purchase transaction between an online merchant and the user via a computer communications network; and
the providing the associated valid charge number comprises providing the associated valid charge number to the online merchant via the computer communications network.

6. (Canceled)

7. (Previously presented) The method of claim 1, further comprising:
expiring the associated one of the plurality of valid charge numbers after being used to consummate the purchase transaction.

8. (Previously presented) The method of claim 1, further comprising:
providing a plurality of valid charge numbers via the electronic communications network;
detecting a plurality of provided valid charge numbers used to consummate a corresponding plurality of purchase transactions; and
expiring each of the plurality of provided valid charge numbers after being used to consummate the plurality of purchase transactions.

9. (Previously presented) The method of claim 1, further comprising:
clearing, by a merchant, the purchase transaction via a charge settlement network.

10. (Original) The method of claim 9, further comprising:
settling, by a merchant processor associated with the merchant, the purchase transaction through the charge settlement network.

11. (Original) The method of claim 10, further comprising:
deducting, by the merchant processor, a merchant discount for the merchant.

12. (Previously presented) The method of claim 9, further comprising:
routing, by the charge settlement network, the associated one of the plurality of valid charge numbers to a predetermined processor for the plurality of valid charge numbers.

13. (Previously presented) The method of claim 12, further comprising:
pre-certifying, by an issuing bank, a valid charge number issuer as the processor
for the plurality of valid charge numbers; and

the routing comprising routing the associated one of the plurality of valid charge
numbers to the valid charge number issuer.

14. (Canceled)

15. (Previously presented) The method of claim 1, wherein the authorizing
comprises returning authorization information via the charge settlement network.

16. (Previously presented) The method of claim 1, further comprising:
clearing, by a merchant via a charge settlement network, the associated valid
charge number employed to consummate the purchase transaction;

routing, by the charge settlement network, purchase transaction information
including the associated valid charge number; and

processing the purchase transaction information.

17. (Previously presented) The method of claim 16, wherein the processing
further comprises:

verifying a charge number received via the charge settlement network with the
associated valid charge number.

18. (Previously presented) The method of claim 17, further comprising:
generating a valid expiration date corresponding to the associated valid charge
number;

providing, via the electronic communications network, the corresponding valid
expiration date with the associated valid charge number; and

the processing further comprising verifying an expiration date received via the
charge settlement network with the corresponding valid expiration date.

19. (Previously presented) The method of claim 16, wherein the processing
further comprises:

comparing a purchase amount received via the charge settlement network with a
corresponding cash balance.

20. (Previously presented) The method of claim 16, further comprising:
authorizing and settling the purchase transaction.

21. (Previously presented) The method of claim 16, further comprising:
authorizing and settling a plurality of purchase transactions, each associated with
a corresponding one of the plurality of valid charge numbers; and
sending a plurality of settled purchase transactions to a sponsoring bank via an
automated clearing house (ACH) batch transfer.

22. (Original) The method of claim 21, further comprising:
settling, by the sponsoring bank, the plurality of purchase transactions.

23. (Previously presented) The method of claim 1, further comprising:
the detecting of a request comprises detecting an online purchase transaction
between an online merchant and the user via a computer communications network; and
establishing an email account that includes communication between the online
merchant and the user via the computer communications network.

24. (Previously presented) The method of claim 23, further comprising:
generating an email address linked to a prepaid cash account associated with the
user; and
providing the email address to the online merchant during the purchase
transaction.

25. (Previously presented) The method of claim 1, further comprising:
generating a valid expiration date for the associated valid charge number; and
providing, via the electronic communications network, the valid expiration date
with the associated valid charge number.

26. (Previously presented) A charge number issuing and transaction system
for issuing and authorizing valid charge numbers via an electronic communications
network, comprising:

a storage device that stores a plurality of valid charge numbers issued by an
issuing bank and an accounts database including at least one prepaid cash account
associated with the user, wherein each of the plurality of valid charge numbers is
acceptable to any entity that accepts valid charge numbers that are provided to a charge
settlement network and routed by a the charge settlement network for validating
transactions;

a network system for coupling to and communicating with the electronic communications network and the charge settlement network; and

an issuing and transaction system, coupled to the storage device and the network system, that detects a request by a user for a charge number via the electronic communications network and that issues a selected one of the plurality of valid charge numbers via the electronic communications network in response to the request, wherein the issuing and transaction system is configured to authorize a purchase transaction submitted for authorization with the selected valid charge number via the charge settlement network if a cash balance in a prepaid cash account associated with the user is sufficient to cover a purchase amount of the purchase transaction.

27. (Previously presented) The charge number issuing system of claim 26, wherein the issuing and transaction system provides the selected valid charge number to the user.

28. (Previously presented) The charge number issuing system of claim 27, further comprising:

the network system including a telephonic communications system for interfacing a telephonic network; and

the issuing and transaction system providing the selected valid charge number to the user via the telephonic network.

29. (Previously presented) The charge number issuing system of claim 26, further comprising:

the network system including a computer communications system for interfacing a computer communications network; and

the issuing and transaction system providing the selected valid charge number to an online merchant via the computer communications network to consummate an online purchase transaction with an online merchant for the user.

30. (Canceled)

31. (Previously presented) The charge number issuing system of claim 26, further comprising:

a processor system, coupled to the issuing and transaction system, for coupling to and communicating with the charge settlement network; and

the processor system configured to process transactions utilizing any of the plurality of valid charge numbers entered for clearance via the charge settlement network.

32. (Previously presented) The charge number issuing system of claim 31, wherein the issuing and transaction system is configured to verify that a charge number received via the charge settlement network is a selected valid charge number provided via the electronic communications network.

33. (Canceled)

34. (Previously presented) The charge number issuing system of claim 26, further comprising:

the processor system configured to return authorization information via the charge settlement network if the purchase transaction is approved.

35. (Previously presented) The charge number issuing system of claim 26, further comprising:

the issuing and transaction system configured to generate a valid expiration date to correspond with the selected valid charge number and to provide the corresponding valid expiration date with the selected valid charge number via the electronic communications network; and

the issuing and transaction system configured to verify that an expiration date received via the charge settlement network is the same as the corresponding valid expiration date.

36. (Previously presented) The charge number issuing system of claim 26, further comprising:

the issuing and transaction system expiring the selected valid charge number after authorizing a purchase transaction using the selected valid charge number; and

the storage device storing the expired selected valid charge number in an expired charge number database.

37. (Original) The charge number issuing system of claim 31, wherein the charge settlement network comprises an electronic funds transfer (EFT) network.

38. (Previously presented) The charge number issuing system of claim 26, further comprising:

the issuing and transaction system providing the selected valid charge number to consummate an online transaction between the user and an online merchant; and

an email system, coupled to the issuing and transaction system and the storage device, that includes email communication between the user and the online merchant.

39. (Previously presented) The charge number issuing system of claim 38, wherein the email system comprises:

an email processor, coupled to the issuing and transaction system, that generates an email address and that provides the generated email address to the online merchant.

40. (Previously presented) The charge number issuing system of claim 39, wherein the email system further comprises:

an email database, stored by the storage device, that further stores generated email addresses.

41. (Previously presented) The charge number issuing system of claim 40, further comprising:

the storage device storing an accounts database including at least one prepaid cash account associated with the user; and

the email system associating at least one email address to the at least one prepaid cash account of the user.

42. (Previously presented) A charge number issuing and transaction system for issuing valid charge numbers via an electronic communications network and for transacting the valid charge numbers via a charge settlement network, comprising:

an issuing and transaction system, comprising:

a storage device that stores a plurality of valid charge numbers issued by an issuing bank and that stores an accounts database including at least one prepaid cash account, wherein each of the plurality of valid charge numbers is acceptable to any entity that accepts valid charge numbers that are provided to the charge settlement network and routed by the charge settlement network for validating transactions;

a communication system for coupling to and communicating with the electronic communications network and the charge settlement network;

a transaction system, coupled to the storage device and the communication system, that detects requests for charge numbers via the electronic communications network, that provides a selected one of the plurality of valid charge numbers via the electronic communications network in response to the request, and that is configured to authorize a purchase transaction submitted for authorization via the charge settlement network with a selected one of the plurality of valid charge numbers if a cash balance in a prepaid cash account is sufficient to cover a purchase amount of the purchase transaction; and

a processor system, coupled to the transaction system, for coupling to and enabling communications with the charge settlement network; and

a switch network, for coupling to the charge settlement network, that routes any of the plurality of valid charge numbers entered into the charge settlement network to the issuing and transaction system for processing.

43. (Canceled)

44. (Previously presented) The charge number issuing and transaction system of claim 42, further comprising:

the storage device storing each valid charge number that has been utilized to consummate a single purchase transaction in an expired charge number database.

45. (Previously presented) The charge number issuing and transaction system of claim 42, further comprising:

an email system, coupled to the transaction system and the storage device, that includes email communication with online merchants that conduct online purchase transactions via the electronic communications network.

46. (Previously presented) The charge number issuing and transaction system of claim 45, wherein the email system comprises:

an email processor, coupled to the transaction system, that generates an email addresses; and

an email database, stored by the storage device, that stores the generated email addresses.

47. (Previously presented) The charge number issuing and transaction system of claim 42, further comprising:

the transaction system generating a valid expiration date to correspond with the selected valid charge number and providing the corresponding valid expiration date with the selected valid charge number via the electronic communications network; and

the transaction system configured to authorize a purchase transaction submitted for authorization via the charge settlement network if a charge number received by the processing system is the same as the selected valid charge number and if an expiration date received by the processing system is the same as the corresponding valid expiration date.

48. (Previously presented) The charge number issuing and transaction system of claim 42, wherein the communication system further comprises:

a computer network communications system for interfacing a computer communications network; and

a telephonic communications system for interfacing a telephonic network.